

In re:
Kimberly J Copes
Debtor

Case No. 25-11512-amc
Chapter 7

District/off: 0313-2
Date Rcvd: Jul 30, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recip ID	Recipient Name and Address
db	Kimberly J Copes, 1730 S 29th St, Philadelphia, PA 19145-1616
14999183	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14999190	Target NB, C/O Financial & Retail Services Mailstop, Minneapolis, MN 55440
14999193	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jul 31 2025 04:13:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jul 31 2025 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 31 2025 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14999156	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 31 2025 00:20:50	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14999157	EDI: GMACFS.COM	Jul 31 2025 04:13:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14999158	Email/PDF: bncnotices@becket-lee.com	Jul 31 2025 00:32:23	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14999159	EDI: TSYS2	Jul 31 2025 04:13:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14999161	Email/Text: megan.harper@phila.gov	Jul 31 2025 00:15:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14999160	EDI: CAPITALONE.COM	Jul 31 2025 04:13:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14999162	Email/Text: bankruptcy@philapark.org	Jul 31 2025 00:15:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14999163	+ EDI: WFNNB.COM	Jul 31 2025 04:13:00	Comenity Bank/Catherines, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999164	+ EDI: WFNNB.COM	Jul 31 2025 04:13:00	Comenity Bank/Jessica London, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999165	+ EDI: WFNNB.COM	Jul 31 2025 04:13:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999166	+ EDI: WFNNB.COM	Jul 31 2025 04:13:00	Comenity Bank/Kingsize, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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14999167	+ EDI: WFNNB.COM	Jul 31 2025 04:13:00	Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999168	+ EDI: WFNNB.COM	Jul 31 2025 04:13:00	Comenity Capital/famous, Attn: Bankruptcy POB 182125, Columbus, OH 43218-2125
14999169	+ EDI: WFNNB.COM	Jul 31 2025 04:13:00	Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14999170	Email/PDF: creditonebknotifications@resurgent.com	Jul 31 2025 00:20:30	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14999171	EDI: DISCOVER	Jul 31 2025 04:13:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14999172	+ EDI: PHINGENESIS	Jul 31 2025 04:13:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14999173	+ EDI: CBS7AVE	Jul 31 2025 04:13:00	Ginny's/Swiss Colony Inc, Attn: Credit Department, PO Box 2825, Monroe, WI 53566-8025
14999174	EDI: IRS.COM	Jul 31 2025 04:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14999175	Email/Text: bankruptcy@marinerfinance.com	Jul 31 2025 00:15:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14999176	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 31 2025 00:15:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14999177	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 31 2025 00:15:00	Nmac, Pob 660366, Dallas, TX 75266-0366
14999178	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 31 2025 00:15:00	PECO, 2301 Market St, Philadelphia, PA 19103-1380
14999179	Email/Text: fesbank@attorneygeneral.gov	Jul 31 2025 00:15:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14999182	^ MEBN	Jul 31 2025 00:13:52	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14999180	EDI: PENNDEPTREV	Jul 31 2025 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14999181	^ MEBN	Jul 31 2025 00:14:03	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14999184	Email/Text: bankruptcy@philapark.org	Jul 31 2025 00:15:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14999185	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 31 2025 00:20:50	Plusfinance/cws, Po Box 9222, Old Bethpage, NY 11804-9222
14999187	EDI: SYNC	Jul 31 2025 04:13:00	Synch/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14999186	EDI: SYNC	Jul 31 2025 04:13:00	Synch/home Design Se, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14999188	+ EDI: SYNC	Jul 31 2025 04:13:00	Synch/walm, Po Box 71746, Philadelphia, PA 19176-1746
14999189	+ EDI: SYNC	Jul 31 2025 04:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14999191	+ EDI: TDBANKNORTH.COM	Jul 31 2025 04:13:00	TD Bank/Raymour & Flanigan, Attn: Bankruptcy, 1701 Rt. 70 East, Cherry Hill, NJ 08003-2390

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14999192

Email/Text: usapae.bankruptcynotices@usdoj.gov

Jul 31 2025 00:15:00

U.S. Attorney, Eastern District of Pa., 615
Chestnut St Ste 1250, Philadelphia, PA
19106-4404

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2025 at the address(es) listed below:

Name	Email Address
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Kimberly J Copes help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL JOHN CLARK	on behalf of Creditor Nissan Motor Acceptance Company LLC f/k/a Nissan Motor Acceptance Corporation mclark@pincuslaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Kimberly J Copes	Social Security number or ITIN xxx-xx-0779
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 25-11512-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly J Copes

7/29/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.